What is claimed is:

1. A system for direct donation, comprising:

    an Internet-connected server accessible by potential donors using an Internet browser;

    a data store accessible to the server and storing information about potential recipients pre-qualified for donations; and

    a software suite executing in the server, comprising at least a first facility enabling a potential donor to view specific information about qualified recipients of donations, and a second facility enabling the same donor to select a recipient and make a direct donation to the selected recipient.

2. The system of claim 1 wherein qualified recipients are organized into project groups, and projects are listed for a potential donor as selectable entities, which, when selected, allow the donor to view information about qualified recipients associated with the selected project.

3. The system of claim 1 further comprising an interactive voice response (IVR) system through which a recipient may interact with the system by telephone.

4. The system of claim 1 further comprising a third facility for interacting with financial institutions, wherein a donation initiated by a donor for a selected qualified recipient results in a withdrawal of the donation amount from an account associated with the donor and a deposit to an account associated with the qualified recipient.

5. The system of claim 4 further comprising a fourth facility for setting up accounts at financial institutions for donors and recipients.

6. The system of claim 5 further comprising a fifth facility for displaying account details on demand to either of donors and recipients.

7. The system of claim 1 further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients, which are then presentable by the system to potential donors.

8. The system of claim 1 comprising a sixth facility providing non-cash donations to qualified recipients for cash donations made by donors.

9. The system of claim 8 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

10. The system of claim 9 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

11. The system of claim 9 wherein the documents are associated with specific recipients by an identification procedure, and are non-transferable.

12. The system of claim 11 wherein the identification procedure comprises creating a virtual identity for a recipient, and issuing a second document bearing the virtual identity, which must be associated with the redeemable

document to implement redemption of any portion of the associated donation.

13. A method for direct donation, comprising the steps of:

5   (a) providing an Internet-connected server accessible by potential donors using an Internet browser;

        (b) providing a data store accessible to the server and storing information about potential recipients pre-qualified for donations; and

        (c) executing a software suite in the server, enabling a potential

10 donor by a first facility to view specific information about qualified recipients of donations, and a by second facility to select a recipient and make a direct donation to the selected recipient.

14. The method of claim 13 wherein qualified recipients are organized into

15 project groups, and projects are listed for a potential donor as selectable entities, which, when selected, allow the donor to view information about qualified recipients associated with the selected project.

15. The method of claim 13 further comprising an interactive voice

20 response (IVR) system through which a recipient may interact with the system by telephone.

16. The method of claim 13 further comprising a third facility for interacting with financial institutions, wherein a donation initiated by a

25 donor for a selected qualified recipient results in a withdrawal of the donation amount from an account associated with the donor and a deposit to an account associated with the qualified recipient.

17. The method of claim 16 further comprising a fourth facility for setting up accounts at financial institutions for donors and recipients.

18. The method of claim 17 further comprising a fifth facility for displaying account details on demand to either of donors and recipients.

19. The method of claim 13 further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients, which are then presentable by the system to potential donors.

20. The method of claim 13 comprising a sixth facility providing non-cash donations to qualified recipients for cash donations made by donors.

21. The method of claim 20 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

22. The method of claim 21 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

23. The method of claim 21 wherein the documents are associated with specific recipients by an identification procedure, and are non-transferable.

24. The method of claim 23 wherein the identification procedure comprises creating a virtual identity for a recipient, and issuing a second document bearing the virtual identity, which must be associated with the redeemable

document to implement redemption of any portion of the associated donation.